

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

MERLE ALLEN BAKER, JR.  
TRISHA MARIE BAKER  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Repondents.

Case No.:13-10469 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

May 25, 2018

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 04/11/2013 and confirmed on 6/5/13 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		84,587.44
Less Refunds to Debtor	2,084.44	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>82,503.00</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,700.00	
Trustee Fee	3,264.74	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>6,964.74</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	NATIONSTAR MORTGAGE LLC(*) Acct: 5136	0.00	49,546.13	0.00	49,546.13
	NATIONSTAR MORTGAGE LLC(*) Acct: 5136	8,845.43	8,845.43	0.00	8,845.43
	CREDIT ACCEPTANCE CORP* Acct: 7843	13,846.08	13,846.08	2,078.33	15,924.41
					<b>74,315.97</b>

Priority					
	DANIEL P FOSTER ESQ** Acct:	3,700.00	3,700.00	0.00	0.00
	MERLE ALLEN BAKER, JR. Acct:	0.00	0.00	0.00	0.00
	MERLE ALLEN BAKER, JR. Acct:	320.77	320.77	0.00	0.00
	MERLE ALLEN BAKER, JR. Acct:	1,763.67	1,763.67	0.00	0.00
	FOSTER LAW OFFICES** Acct:	0.00	0.00	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 3155	0.00	0.00	0.00	0.00
	VENANGO COUNTY TAX CLAIM BUREAU Acct: D000	0.00	0.00	0.00	0.00

\*\*\* N O N E \*\*\*

Unsecured					
	FIRST NATIONAL BANK OF PA** Acct: 4713	0.00	0.00	0.00	0.00
	AMERICAN INFOSOURCE LP AGENT FOF Acct: 0294	152.95	139.51	0.00	139.51
	ASSET ACCEPTANCE LLC - ASSIGNEE Acct: 0790	397.26	362.36	0.00	362.36
	ASSET ACCEPTANCE LLC - ASSIGNEE Acct: 6513	360.42	328.75	0.00	328.75
	BANK OF AMERICA**	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: ?				
	CBJ CREDIT RECOVERY	0.00	0.00	0.00	0.00
	Acct: 9411				
	CBJ CREDIT RECOVERY	0.00	0.00	0.00	0.00
	Acct: 0933				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: 8337				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: 2137				
	DIVERSIFIED COLLECTIONS*++	0.00	0.00	0.00	0.00
	Acct: 0287				
	FRANKLIN OIL REGION CREDIT UNION	0.00	0.00	0.00	0.00
	Acct: 2001				
	FRANKLIN OIL REGION CREDIT UNION	0.00	0.00	0.00	0.00
	Acct: 5233				
	GC SERVICES	0.00	0.00	0.00	0.00
	Acct: 5910				
	GREGORY JAVARDIAN ESQ	0.00	0.00	0.00	0.00
	Acct: ?				
	HSBC BANK++	0.00	0.00	0.00	0.00
	Acct: 2574				
	MIDLAND CREDIT MANAGEMENT INC	0.00	0.00	0.00	0.00
	Acct: 9220				
	PRA/PORTFOLIO RECOVERY ASSOC	0.00	0.00	0.00	0.00
	Acct: 6578				
	ROUTE 8 AUTO SALES*	0.00	0.00	0.00	0.00
	Acct: ?				
	UNITED COLLECTION BUREAU INC	0.00	0.00	0.00	0.00
	Acct: 9381				
	UNITED COLLECTION BUREAU INC	0.00	0.00	0.00	0.00
	Acct: 8309				
	UNITED COLLECTION BUREAU INC	0.00	0.00	0.00	0.00
	Acct: 8307				
	USCB CORP	0.00	0.00	0.00	0.00
	Acct: 0189				
	AMERICAN INFOSOURCE LP AGENT FOF	148.93	135.85	0.00	135.85
	Acct: 0292				
	SPRINT TOGETHER WITH NEXTEL **	280.47	255.82	0.00	255.82
	Acct: 3712				
					1,222.29

TOTAL PAID TO CREDITORS

75,538.26

TOTAL

CLAIMED 0.00

PRIORITY 22,691.51

SECURED 1,340.03

Date: 05/25/2018

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399

CHAPTER 13 TRUSTEE WD PA

600 GRANT STREET

SUITE 3250 US STEEL TWR

PITTSBURGH, PA 15219

(412) 471-5566

cmecf@chapter13trusteewdpa.com

Certificate of Notice Page 4 of 6  
**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

MERLE ALLEN BAKER, JR.  
TRISHA MARIE BAKER  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:13-10469 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

**Certificate of Notice Page 5 of 6**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Merle Allen Baker, Jr.  
 Trisha Marie Baker  
 Debtors

Case No. 13-10469-TPA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: vson  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 48

Date Rcvd: May 30, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 01, 2018.

db/jdb +Merle Allen Baker, Jr., Trisha Marie Baker, 2040 Jackson Center Polk Road,  
 Polk, PA 16342-2812  
 aty +vdel3, Office of the Chapter 13 Trustee, Suite 3250 US Steel Tower, 600 Grant Street,  
 Pittsburgh, PA 15219-2719  
 cr ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, LLC., PO Box 630267, Irving, TX 75063)  
 13610303 +AAS Debt Recovery Inc, PO Box 129, Monroeville, PA 15146-0129  
 13610304 +AAS Debt Recovery, Inc., 2526 Monroeville, Monroeville, PA 15146-2358  
 13610307 +BAC Home Loan Servicing, LP, Bankruptcy Department, Mail Stop CA-919-01-23,  
 400 National Way, Simi Valley, CA 93065-6414  
 13610308 +Bank of America, NA, 2380 Performance Drvie, Richardson, TX 75082-4333  
 13612167 +Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield, MI 48034-8331  
 13617228 +Credit Acceptance Corp., 25505 West 12 Mile Road, Suite 300, Southfield, MI 48034-8331  
 13610311 +Digestive Health Specialists, 3744 State Route 257, Seneca, PA 16346-3318  
 13610313 +Diversified Collection Services, Inc., 333 North Canyons Parkway, Suite 100,  
 Livermore, CA 94551-9480  
 13610314 +Diversified Collections, Inc., 1165 Garden Street, Greensburg, PA 15601-6417  
 13610315 +Faye E. Woods, Tax Collector, 1838 Jackson Center Polk Road, Stoneboro, PA 16153-4420  
 13610316 +First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401  
 13610318 +GC Services, Attn: Bankruptcy, 6330 Gulfton Street, Suite 400, Houston, TX 77081-1108  
 13610320 +Gregory Javardian, 1310 Industrial Boulevard, 1st Floor, Suite 101,  
 Southampton, PA 18966-4030  
 13610321 +Hsbc, PO Box 15521, Wilmington, DE 19850-5521  
 13610322 +Hsbc Bank, Attn: Bankruptcy, PO Box 5253, Carol Stream 60197-5253  
 13610324 Northwest Emergency Physicians, 75 Remittance Drive, Suite 1877, Chicago, IL 60675-1877  
 13610326 +Penn Foster School, PO Box 1900, Scranton, PA 18505-0900  
 13610327 +Physicians In Radiology, 100 Fairfield Drive, Seneca PA 16346-2130  
 13610330 +Route 8 Auto Sales, 684 North Seneca Street, Oil City, PA 16301-5658  
 13610332 +Target Retailers National Bank, PO Box 9350, Minneapolis, MN 55440-9350  
 13610333 +Tri-County Industries, Inc., 159 TCI Park Drive, Grove City, PA 16127-4398  
 13670570 +U.S. Bank, National Association, et al., Bank of America, N.A, c/o KML Law Group, P.C.,  
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 13610337 +++US BANK, 100 S COMMONS STE 150, PITTSBURGH PA 15212-5359  
 (address filed with court: US Bank, 150 Allegheny Center, Pittsburgh, PA 15212)  
 13610336 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
 (address filed with court: US Bank, Attention: Bankruptcy Department, 425 Walnut Street,  
 Cincinnati, OH 45202)  
 13610339 #+USCB Corporation, 101 Harrison Street, Archbald, PA 18403-1961  
 13610334 +United Collection Bureau Inc, 5620 Southwyck Boulevard, Toledo, OH 43614-1501  
 13610335 +United Community Hospital, 2807 Little York Road, Houston, TX 77093-3405  
 13610340 +Venango County Tax Claim Bureau, 1174 Elk Street, PO Box 831, Franklin, PA 16323-0831  
 13610344 #+Vitti & Vitti & Associates, P.C., Attn: Louis P. Vitti, 215 4th Avenue,  
 Pittsburgh, PA 15222-1707

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13610305 +E-mail/Text: EBNProcessing@afni.com May 31 2018 02:25:28 Afni, Inc.,  
 Attn: DP Recovery Support, PO Box 3427, Bloomington, IL 61702-3427  
 13668577 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM May 31 2018 02:28:33  
 American InfoSource LP as agent for, Verizon, PO Box 248838,  
 Oklahoma City, OK 73124-8838  
 13610306 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM May 31 2018 02:25:06 Asset Acceptance,  
 PO Box 2036, Warren, MI 48090-2036  
 13610309 +E-mail/Text: matthartweg@cbjcredit.com May 31 2018 02:26:17 CBJ Credit Recovery,  
 117 West 4th Street, Jamestown, NY 14701-5005  
 13610310 +E-mail/Text: abovay@creditmanagementcompany.com May 31 2018 02:25:47  
 Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956  
 13610312 +E-mail/Text: Bankruptcy.Consumer@dish.com May 31 2018 02:25:11 Dish Network,  
 9601 South Meridian Boulevard, Englewood, CO 80112-5905  
 13610317 +E-mail/Text: slucas@for-cu.com May 31 2018 02:25:31 Franklin Oil Region Credit Union,  
 101 North 13th Street, Franklin, PA 16323-2343  
 13610319 +E-mail/PDF: gecsedirecoverycorp.com May 31 2018 02:28:16 GE Money Bank / JcPenneys,  
 Attention: Bankruptcy, PO Box 103106, Roswell, GA 30076-9106  
 13610323 +E-mail/Text: bankruptcydpt@mcmcg.com May 31 2018 02:25:12 Midland Credit Management, Inc.,  
 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255  
 13610325 +E-mail/Text: RVSVCBICNOTIC1@state.pa.us May 31 2018 02:25:02 PA Department of Revenue,  
 Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946  
 13610328 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 31 2018 02:45:55  
 PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Associate, PO Box 12914,  
 Norfolk, VA 23541-0914  
 13610329 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 31 2018 02:29:03  
 PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067  
 13645445 E-mail/Text: appebnmailbox@sprint.com May 31 2018 02:25:07 Sprint Nextel,  
 Attn Bankruptcy Dept, PO Box 7949, Overland Park KS 66207-0949

District/off: 0315-1

User: vson  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 48

Date Rcvd: May 30, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13610341 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com May 31 2018 02:24:06  
Verizon, PO Box 3037, Bloomington, IL 61702-3037  
13610342 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com May 31 2018 02:24:06  
Verizon, 500 Technology Drive, Weldon Springs, MO 63304-2225  
13610343 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com May 31 2018 02:24:06  
Verizon Wireless, PO Box 3397, Bloomington, IL 61702-3397

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVID  
cr U.S. Bank, National Association, et al  
13678395\* +Asset Acceptance LLC, PO Box 2036, Warren MI 48090-2036  
13867157\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive,  
Lewisville, TX 75067)  
13610338\* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: US Bank, PO Box 5229, Cincinnati, OH 45201)  
13610331 ##+Rural Mental Health Associates, 19 Central Avenue, 3rd Floor, Oil City, PA 16301-2718  
TOTALS: 2, \* 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 01, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor U.S. Bank, National Association, et al  
andygornall@latouflawfirm.com  
Daniel P. Foster on behalf of Joint Debtor Trisha Marie Baker dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com  
Daniel P. Foster on behalf of Debtor Merle Allen Baker, Jr. dan@mrdebtbuster.com,  
clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com  
James Warmbrodt on behalf of Creditor U.S. Bank, National Association, et al  
bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 6